

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Bergen County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$400	\$155	\$157
Ace American Ins Co (Ace Group)	\$419	\$110	\$156
All Amer Ins Co (Central Mutual of OH Group)	\$368	\$161	\$205
Allstate NJ Ins Co	\$372	\$105	\$141
American Fire & Cas Co (Ohio Casualty Group)	\$434	N/A	\$322
American Ins Co (Allianz Group) (2)	\$473-\$534	N/A	N/A
American Intl Ins Co of NJ	\$396	\$184	\$244
Amica Mutual Ins Co (1)	\$547	\$183	\$265
Armed Forces Ins Exchange (3)	\$345	N/A	\$175
Associated Indemnity Corp (Allianz Group) (2)	\$566-\$668	\$123-\$158	\$209-\$231
Atlantic Employers Ins Co (Ace Group)	\$493	\$97	\$135
Atlantic Mutual Ins Co (Atlantic Mutual Group)	\$446	\$160	\$200
Balboa Ins Co	\$355-\$523	N/A	N/A
Bay State Ins Co (Andover Group)	\$364	\$164	\$153
Camden Fire Ins Assoc (OneBeacon Group)	\$575-\$717	\$182-\$199	\$210-\$228
Centennial Ins Co (Atlantic Mutual Group)	\$491	\$162	\$202
Central Mutual Ins Co (Central Mutual of OH Group)	\$451	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$444	\$126	\$173
Citizens Ins Co of Amer (All-America Financial Group)	\$312	N/A	N/A
Countryway Ins Co	\$294-\$360	\$143	\$229
Cumberland Mut Fire Ins Co	\$324-\$412	\$160	\$333
Electric Ins Co (3)	\$265	\$93	\$131
Empire Fire & Marine Ins Co	\$268-\$372	N/A	N/A
Encompass Ins Co of New Jersey	\$522	\$366	\$345
Excelsior Ins Co (Liberty Mutual Group)	\$343-\$457	\$136	\$184
Farm Family Cas Ins Co (3)	\$314	\$110	\$206
Farmers Ins Co of Flemington	\$371	\$148	\$146
Farmers Mutual Fic of Salem Cty	\$326-\$450	\$183	\$325
Federal Ins Co (Chubb Group)	\$633	\$126	\$173
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$361-\$381	\$126	\$165
Fidelity National Prop and Cas Ins	\$346	\$117	\$141
Firemans Fund Indemnity Corp (Allianz Group)	\$592	N/A	N/A
Firemans Fund Ins Co (Allianz Group)	\$566-\$668	\$123-\$158	\$209-\$231
First American Prop & Cas Ins Co	N/A	\$242	N/A
First Trenton Indemnity Co	\$314	\$114	\$147
Fitchburg Mutual Ins Co	\$465	\$154	\$252
FMI Ins Co (Franklin Mutual Group) (2)	\$300	N/A	\$156
Founders Ins Co	\$315-\$365	\$154	\$189
Franklin Mut Ins Co (Franklin Mutual Group) (2)	\$373	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group)	\$388	N/A	\$227
Graphic Arts Mutual Ins Co (Utica National Group)	\$344-\$436	\$156	\$223
Great Northern Ins Co (Chubb Group) (2)	\$444	\$118	\$162

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

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<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (All-America Financial Group)	\$472	\$117	\$154
Harleysville Ins Co of NJ (2)	\$413-\$484	\$172-\$198	\$180-\$209
Hartford Cas Ins Co (The Hartford Group)	\$494	\$116	\$146
Hartford Fire Ins Co (The Hartford Group)	\$659	\$148	\$188
Hartford Underwriters Ins Co (The Hartford Group)	\$453	\$120	\$170
High Point Preferred Ins Co (fmr. Prudential P&C)	\$376	\$125	\$137
Homesite Ins Co	\$396	\$184	\$244
Insurance Co of North Amer (Ace Group)	\$370	N/A	N/A
Liberty Mutual Fire Ins Co (Liberty Mutual Group)	\$339	\$127	\$152
Massachusetts Bay Ins Co (All-America Financial Group)	\$364	\$109	\$140
Mercer Ins Co of NJ Inc	\$382-\$393	\$212	\$219
Merchants Ins Co of NH Inc (Merchants Group)	\$328	N/A	\$447
Merchants Mutual Ins Co (Merchants Group)	\$464	\$203	\$292
Merrimack Mut Fire Ins Co (Andover Group)	\$460-\$614	\$156	\$218
Metropolitan Grp Prop & Cas Ins Co	\$586	\$113	\$170
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group)	\$391	\$63	\$113
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$462	\$72	\$131
Ohio Cas Ins Co (Ohio Casualty Group)	\$577	\$162	\$241
Pacific Indemnity Co (Chubb Group)	\$633	\$126	\$173
Philadelphia Contributionship Ins (Philadelphia Contributionship Gro	\$606	\$174	\$298
Preferred Mutual Ins Co	\$326	\$118	\$165
Preserver Ins Co	\$305-\$435	\$155	\$128-\$182
Proformance Ins Co	\$360	N/A	\$256
Providence Mut Fire Ins Co (1)	\$403-\$673	\$184	\$189
Public Service Mutual Ins Co	\$365	\$118	\$114
Quincy Mutual Fire Ins Co	\$367-\$452	\$140	\$181
Rutgers Cas Ins Co	\$401-\$528	\$136-\$174	\$152-\$195
Selective Ins Co of Amer (Selective Group)	\$368	\$153	\$200
Selective Way Ins Co (Selective Group)	\$293	N/A	\$200
Shelby Cas Ins Co	\$403-\$532	\$104-\$135	\$165-\$218
Sompo Japan Ins Co of America	\$315	\$102	\$237
State Farm Fire and Cas Co	\$483	\$141	\$191
Tokio Marine & Nichido Fire Ins Co Ltd	\$367	\$175	\$380
United Services Auto Assoc (USAA Group) (1) (3)	\$332-\$384	N/A	\$99-\$111
USAA Cas Ins Co (USAA Group) (3)	\$385-\$446	N/A	\$122-\$138
Utica Mutual Ins Co (Utica National Group)	\$502	\$181	\$259
Vigilant Ins Co (Chubb Group) (2)	\$481	\$126	\$173
West American Ins Co (Ohio Casualty Group)	\$506	N/A	\$295

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